

Whole Life

United of Omaha Med Supp and Whole Life Cross-Sell Opportunity



11/5/2008

S.L.NP.B.H

PRODUCT

Announcing the United of Omaha Med Supp and Whole Life Cross-Sell Opportunity: **LIFE CAN BE SO SIMPLE!**

We are pleased to announce a new cross-selling opportunity available **November 15, 2008**. *United of Omaha Medicare Supplement and Whole Life can be written on **the same application***. You can sell both products on one convenient combo application. This innovative cross-sell was carefully designed to offer simple and affordable guaranteed life insurance based on a Med supp underwriting decision*.

The Med supp and Whole Life cross-sell opportunity has competitive rates, creative marketing and producer materials, convenient training and outstanding underwriting. With these great features, we think you'll be saying, "**Life can be so simple!**"

WHY CROSS-SELL WHOLE LIFE INSURANCE WITH YOUR MED SUPP SALE?

- Med supp and Whole Life conveniently combined into one application
- If approved for underwritten Med supp, Whole Life is guaranteed issue
- Simple and affordable life insurance with full death benefits from day one
- No risk to the Med supp sale
- Med supp decision is valid 45 days after the Med supp application *signature date*; also allows for a follow-up life insurance sale using an addendum application
- Last, but not least...**MORE commissions for you**

PLEASE BE AWARE

To take advantage of this cross-sell opportunity, agents must be appointed with United of Omaha for health and life, and must complete Anti-Money Laundering (AML) training.

In addition to offering United of Omaha Medicare Supplement plans that you already trust, take a closer look at Whole Life Insurance's impressive highlights, underwriting, combo application, marketing materials and training and support:

WHOLE LIFE PRODUCT HIGHLIGHTS

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| • Issue ages: 64 to 85 | • Five-year age bands |
| • Face amounts: \$2,500 to \$20,000 | • Benefits <u>never</u> decrease |
| • Level death benefit from day one | • Rates <u>never</u> increase |
| • Tobacco/Non-tobacco rates available | • Builds cash value to borrow against |
| • Cannot be cancelled as long as premiums are paid | • Benefits paid to beneficiary income tax free |

MED SUPP/WHOLE LIFE UNDERWRITING

The Whole Life underwriting is based on the Medicare supplement underwriting decision.

- **Underwritten/Non-Open Enrollment Medicare Supplement:** If applying for a Medicare supplement policy during a Non-Open Enrollment period or Guarantee Issue situation, and the Medicare supplement policy is approved, the Whole Life policy is approved.
- **Open Enrollment Medicare Supplement:** If applying for a Medicare supplement policy during an Open Enrollment period or Guarantee Issue situation, then all health questions listed on the combination application must be answered in order to apply for the Whole Life policy.

**During a non-open enrollment period; during Med supp open enrollment, some additional Life underwriting may be required.*

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APPLICATION PROCESSES	
Combo Application <i>(at time of Med supp sale)</i>	Addendum Application <i>(within 45 days of Med supp application signature)</i>
<ul style="list-style-type: none"> ▪ United of Omaha Med supp and Whole Life combined application allows for an easy cross-sell at time of initial Med supp sale ▪ One additional section to complete on the application (Section 6) for the Whole Life Insurance ▪ Application may be completed over the phone (as Med supp is done today) 	<ul style="list-style-type: none"> ▪ Accommodate situations when Whole Life insurance is not applied for at the same time as the Med supp sale (addendum application must be received by the Home Office 45 days after the Med supp application <i>signed date</i>) ▪ One page application with life insurance information only ▪ Used for <u>underwritten</u> Med supp sales only
In both cases, the application MUST be signed in the applicant's state of residence.	

SALES MATERIALS

In addition to a combination application, this Med supp/Whole Life cross-selling opportunity offers marketing materials that are complementary to your existing United of Omaha Med supp materials.



Product Overview Brochure

Combination Materials
<ul style="list-style-type: none"> ▪ Medicare supplement/Whole Life application ▪ Medicare supplement/Whole Life UW Guide

Whole Life Insurance Materials
<ul style="list-style-type: none"> ▪ Producer Overview Brochure ▪ Highlight Sheet ▪ Rate Card



Highlight Sheet

Materials for this opportunity are available to order **TODAY, Wednesday, November 5**, through your normal ordering channels and can be viewed on Sales Professional Access (www.mutualofomaha.com/broker). **Note:** For those individuals that receive sales release kits, be aware that you will receive multiple release kits if you are appointed in multiple approved states.

SUPPORT THAT WORKS FOR YOU

- Informational teleconferences (call (877) 511-4819, and ask for the *Whole Life/Med Supp teleconference*)
 - **November 12, at 9:00 a.m. CT and 3:00 p.m. CT**
 - **November 13, at 9:00 a.m. CT**
- Upcoming Brainsharks
- For more information visit, www.mutualofomaha.com/broker

COMMISSIONS

Please refer to the commission schedules for details regarding specific commission rules and rates. Commission schedules are available on Sales Professional Access.

If you have any questions please contact Mutual of Omaha's Compensation Support Center at (800) 475-4465.

For any additional questions, please call Sales Support at (800) 693-6083.